



Order Filed on October 11, 2021  
by Clerk

Case No. 18-25115-VFP  
U.S. Bankruptcy Court  
District of New Jersey

Chapter: 13

Hearing Date:

September 16, 2021

Hon. Judge:  
Vincent F. Papalia

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

Friedman Vartolo LLP  
85 Broad Street- Suite 501  
New York, New York 10004  
bankruptcy@friedmanvartolo.com  
T: (212) 471-5100  
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Attorneys for SN Servicing Corporation as servicer  
for U.S. Bank Trust National Association as Trustee  
for the Igloo Series IV Trust

In Re:

Zina L. Lewis  
*dba A Buck or 2*  
*aka Zina Drakeford*

Debtor(s).

**CONSENT ORDER RESOLVING MOTION TO VACATE STAY**

The consent order set forth on the following pages, numbered two (2) through three (3), is hereby  
**ORDERED.**

**DATED: October 11, 2021**

  
\_\_\_\_\_  
**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

Applicant: SN Servicing Corporation as servicer for U.S. Bank Trust National  
Association as Trustee for the Igloo Series IV Trust  
Applicant's Counsel: Friedman Vartolo LLP  
Debtor's Counsel: Middlebrooks Shapiro, P.C.  
Property (Collateral): 19 Whittier Street, East Orange, NJ 07018  
Relief Sought:  
• Relief from Automatic Stay

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Debtors entered into a Trial Period Plan dated September 1, 2021 and are to make payments on the first of the month pursuant to the terms of the Trial Period Plan

2. Debtors must make all monthly payments pursuant to the terms of the Trial Period Plan, as follows:

☒ Beginning on **September 1, 2021**, monthly trial plan payments shall be made in the amount of **\$2,373.33** for **9** months as well as a good faith payment of \$5,000.00 due at the end of the trial period, on May 1, 2022.

3. Payments to the Secured Creditor shall be made to the following address:

Payments: SN Servicing Corporation  
323 Fifth Street  
Eureka, CA 95501

4. In the event of default:

☒ Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly mortgage payment commencing thereafter, is more than thirty (30) days late, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor(s), and Debtor(s) attorney and the court shall enter an Order granting relief from the Automatic Stay.

☒ In the event the Debtor(s) converts to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of

conversion in order to bring the loan contractually current. Should the Debtor(s) fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor(s), and Debtor('s) attorney and the court shall enter an Order granting relief from the Automatic Stay.

☒ This agreed order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor(s), and Debtor('s) attorney and the court shall enter an Order granting relief from the Automatic Stay

5. Award of Attorney's Fees:

The Applicant is awarded attorney's fees of \$400.00 and costs of \$188.00.

The fees and costs are payable:

- ☐ Attorney's fees and costs have been included in the Consent Order.
- ☒ Through the Chapter 13 plan. The fees/costs shall be set up as a separate claim to be paid by the Standing Trustee and shall be paid as an administrative claim.
- ☐ To the Secured Creditor within \_\_\_\_\_ days
- ☐ Attorney's fees are not awarded.
- ☐ Movant reserves its right to file a Post-Petition Fee Notice for fees and costs incurred in connection with the Motion for Relief.

The undersigned hereby consent to the form and entry of the foregoing order.

*Angela Stein*

Angela N. Stein, Esq.  
*Attorney for Debtor*

/s/ Jonathan Schwalb, Esq.

Jonathan Schwalb, Esq.  
*Attorney for Secured Creditor*

In re:  
Zina L. Lewis  
Debtor

Case No. 18-25115-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Oct 12, 2021

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2021:

Recip ID	Recipient Name and Address
db	+ Zina L. Lewis, 19 Whittier Street, East Orange, NJ 07018-1916

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 14, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2021 at the address(es) listed below:

Name	Email Address
Alexandra T. Garcia	on behalf of Creditor Bayview Loan Servicing LLC NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Angela Nascondiglio Stein	on behalf of Debtor Zina L. Lewis nascondiglio@middlebrooksshapiro.com
Denise E. Carlon	on behalf of Creditor Bayview Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jonathan C. Schwalb	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee for the Igloo Series IV Trust bankruptcy@friedmanvartolo.com
Kevin Gordon McDonald	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

District/off: 0312-2

User: admin

Page 2 of 2

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Kevin Gordon McDonald

on behalf of Creditor Bayview Loan Servicing LLC kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Lauren Moyer

on behalf of Creditor COMMUNITY LOAN SERVICING LLC nj-ecfmail@mw-c-law.com nj-ecfmail@ecf.courtdrive.com

Lauren Moyer

on behalf of Creditor Bayview Loan Servicing LLC nj-ecfmail@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com

Lauren Moyer

on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company nj-ecfmail@mw-c-law.com,  
nj-ecfmail@ecf.courtdrive.com

Marie-Ann Greenberg

magecf@magtrustee.com

Melinda D. Middlebrooks

on behalf of Debtor Zina L. Lewis middlebrooks@middlebrooksshapiro.com melindamiddlebrooks@gmail.com

Melissa S DiCerbo

on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company nj-ecfmail@mw-c-law.com,  
nj-ecfmail@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William M.E. Powers, III

on behalf of Creditor Bayview Loan Servicing LLC ecf@powerskirm.com

TOTAL: 14